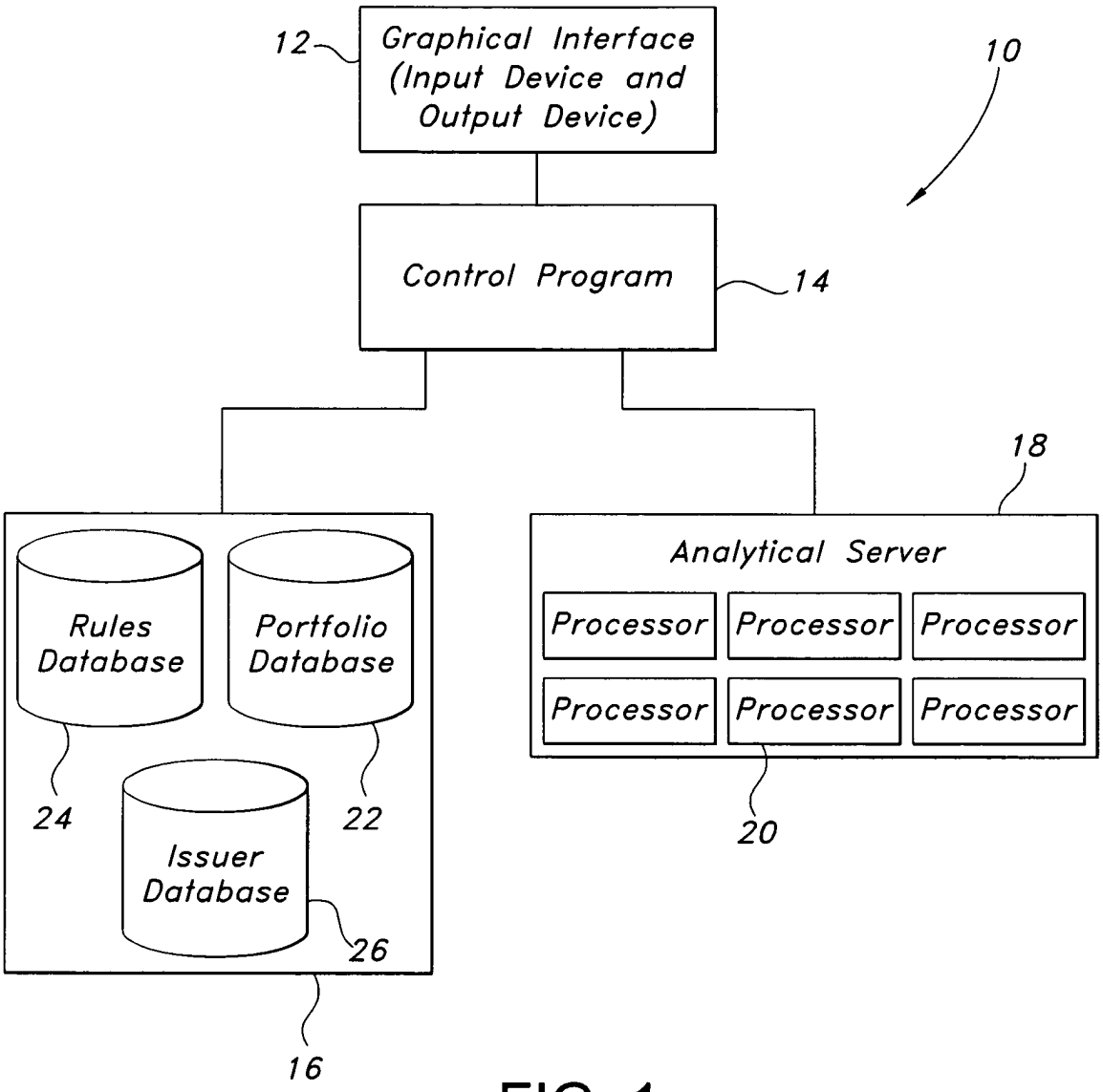

12
Graphical Interface (Input Device and Output Device)
10
Control Program
14
18
Analytical Server
Processor
Processor
Processor
Processor
Processor
Processor
20
Rules Database
Portfolio Database
24
22
Issuer Database
26
16

FIG. 1

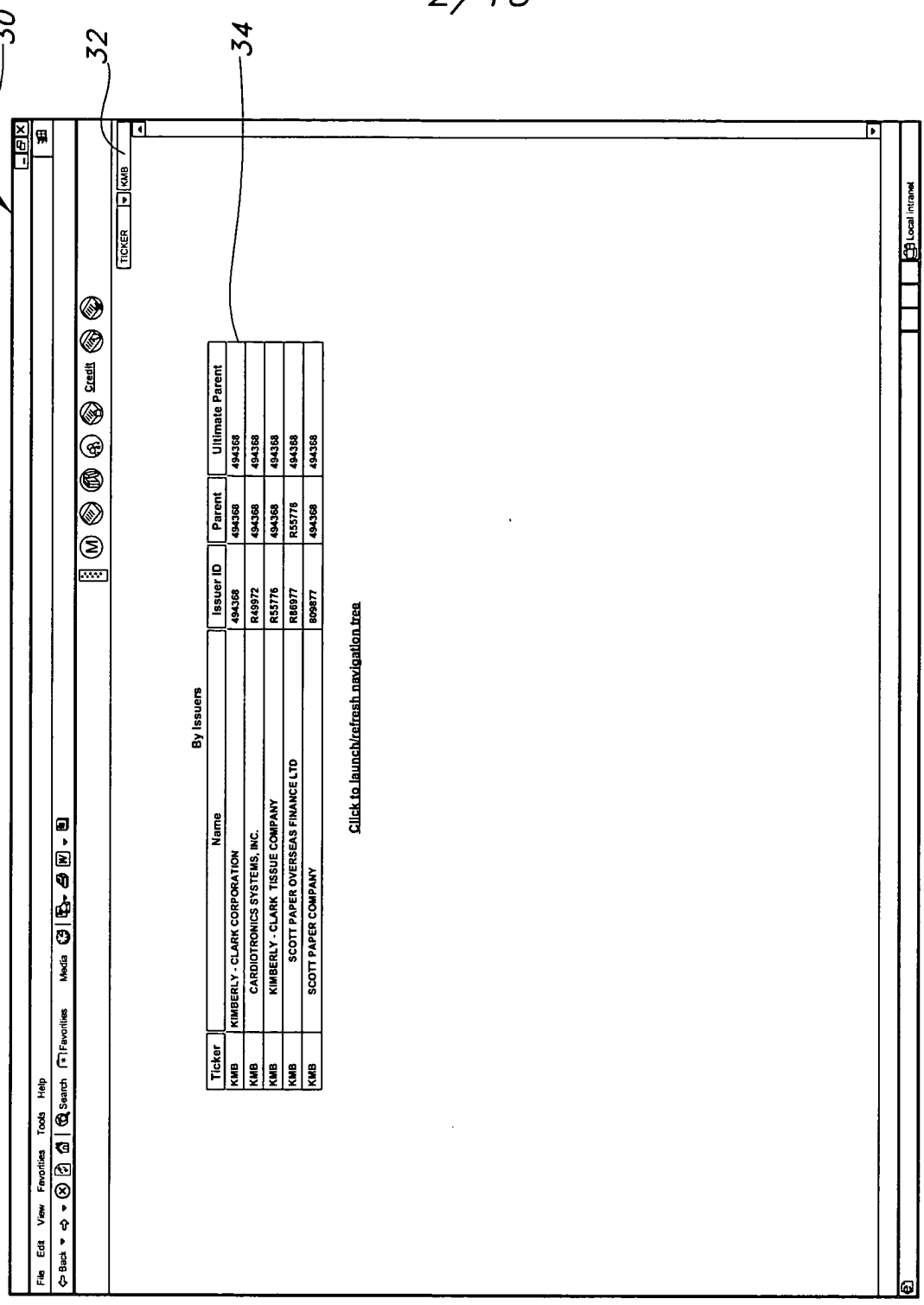

30
32
34
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
TICKER
KMB
By Issuers
Ticker
Name
Issuer ID
Parent
Ultimate Parent
KMB
KIMBERLY - CLARK CORPORATION
494368
494368
494368
KMB
CARDIOTRONICS SYSTEMS, INC.
R49972
494368
494368
KMB
KIMBERLY - CLARK TISSUE COMPANY
R55776
494368
494368
KMB
SCOTT PAPER OVERSEAS FINANCE LTD
R86977
R55776
494368
KMB
SCOTT PAPER COMPANY
809877
494368
494368
Click to launch/refresh navigation tree
Local intranet

FIG. 2

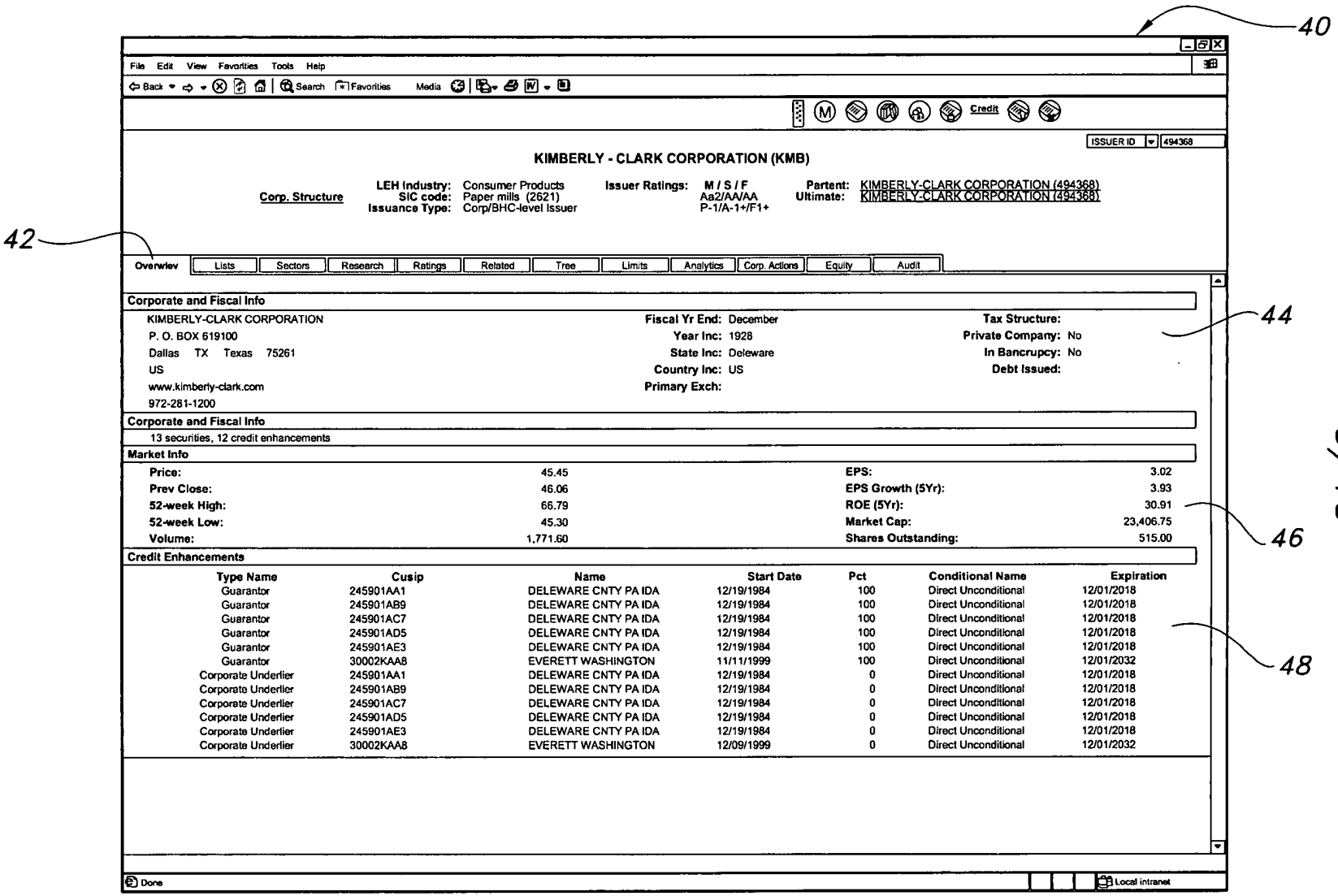

40
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
ISSUER ID 494368
KIMBERLY - CLARK CORPORATION (KMB)
Corp. Structure
LEH Industry: Consumer Products
SIC code: Paper mills (2621)
Issuance Type: Corp/BHC-level Issuer
Issuer Ratings: M / S / F
Aa2/AA/AA
P-1/A-1+/F1+
Partent: KIMBERLY-CLARK CORPORATION (494368)
Ultimate: KIMBERLY-CLARK CORPORATION (494368)
42
Overview
Lists
Sectors
Research
Ratings
Related
Tree
Limits
Analytics
Corp. Actions
Equity
Audit
Corporate and Fiscal Info
KIMBERLY-CLARK CORPORATION
P. O. BOX 619100
Dallas TX Texas 75261
US
www.kimberly-clark.com
972-281-1200
Fiscal Yr End: December
Year Inc: 1928
State Inc: Deleware
Country Inc: US
Primary Exch:
Tax Structure:
Private Company: No
In Bancrupcy: No
Debt Issued:
44
Corporate and Fiscal Info
13 securities, 12 credit enhancements
Market Info
Price: 45.45
Prev Close: 46.06
52-week High: 66.79
52-week Low: 45.30
Volume: 1,771.60
EPS: 3.02
EPS Growth (5Yr): 3.93
ROE (5Yr): 30.91
Market Cap: 23,406.75
Shares Outstanding: 515.00
46
Credit Enhancements
Type Name | Cusip | Name | Start Date | Pct | Conditional Name | Expiration
Guarantor | 245901AA1 | DELEWARE CNTY PA IDA | 12/19/1984 | 100 | Direct Unconditional | 12/01/2018
Guarantor | 245901AB9 | DELEWARE CNTY PA IDA | 12/19/1984 | 100 | Direct Unconditional | 12/01/2018
Guarantor | 245901AC7 | DELEWARE CNTY PA IDA | 12/19/1984 | 100 | Direct Unconditional | 12/01/2018
Guarantor | 245901AD5 | DELEWARE CNTY PA IDA | 12/19/1984 | 100 | Direct Unconditional | 12/01/2018
Guarantor | 245901AE3 | DELEWARE CNTY PA IDA | 12/19/1984 | 100 | Direct Unconditional | 12/01/2018
Guarantor | 30002KAA8 | EVERETT WASHINGTON | 11/11/1999 | 100 | Direct Unconditional | 12/01/2032
Corporate Underlier | 245901AA1 | DELEWARE CNTY PA IDA | 12/19/1984 | 0 | Direct Unconditional | 12/01/2018
Corporate Underlier | 245901AB9 | DELEWARE CNTY PA IDA | 12/19/1984 | 0 | Direct Unconditional | 12/01/2018
Corporate Underlier | 245901AC7 | DELEWARE CNTY PA IDA | 12/19/1984 | 0 | Direct Unconditional | 12/01/2018
Corporate Underlier | 245901AD5 | DELEWARE CNTY PA IDA | 12/19/1984 | 0 | Direct Unconditional | 12/01/2018
Corporate Underlier | 245901AE3 | DELEWARE CNTY PA IDA | 12/19/1984 | 0 | Direct Unconditional | 12/01/2018
Corporate Underlier | 30002KAA8 | EVERETT WASHINGTON | 12/09/1999 | 0 | Direct Unconditional | 12/01/2032
48
Done
Local intranet

FIG. 3

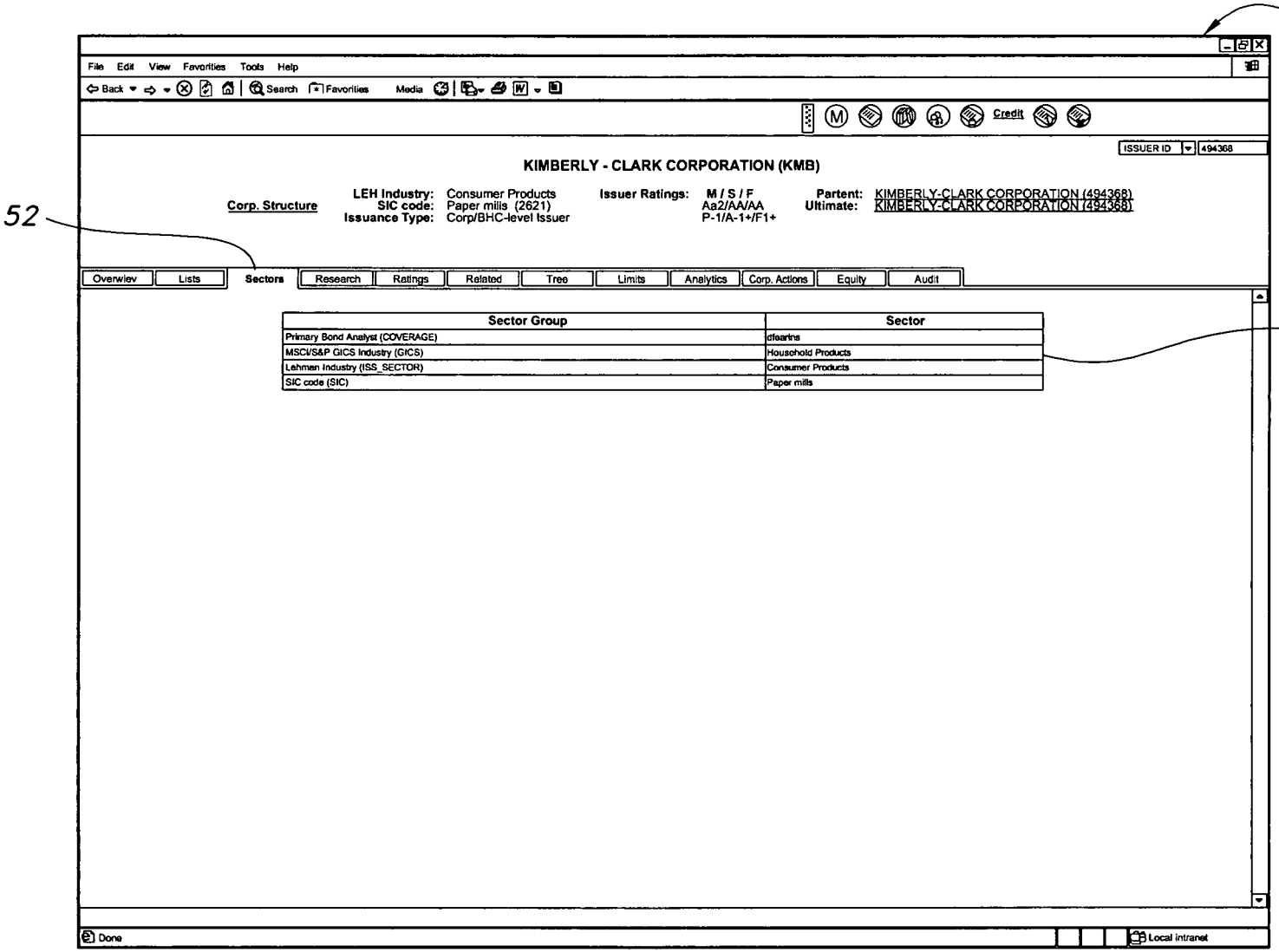

50
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
ISSUER ID 494368
KIMBERLY - CLARK CORPORATION (KMB)
Corp. Structure
LEH Industry: Consumer Products
SIC code: Paper mills (2621)
Issuance Type: Corp/BHC-level Issuer
Issuer Ratings: M / S / F
Aa2/AA/AA
P-1/A-1+/F1+
Partent: KIMBERLY-CLARK CORPORATION (494368)
Ultimate: KIMBERLY-CLARK CORPORATION (494368)
52
Overwiev Lists Sectors Research Ratings Related Tree Limits Analytics Corp. Actions Equity Audit
Sector Group
Sector
Primary Bond Analyst (COVERAGE)
dfeartns
MSCI/S&P GICS Industry (GICS)
Household Products
Lehman Industry (ISS_SECTOR)
Consumer Products
SIC code (SIC)
Paper mills
54
Done
Local intranet

FIG. 4

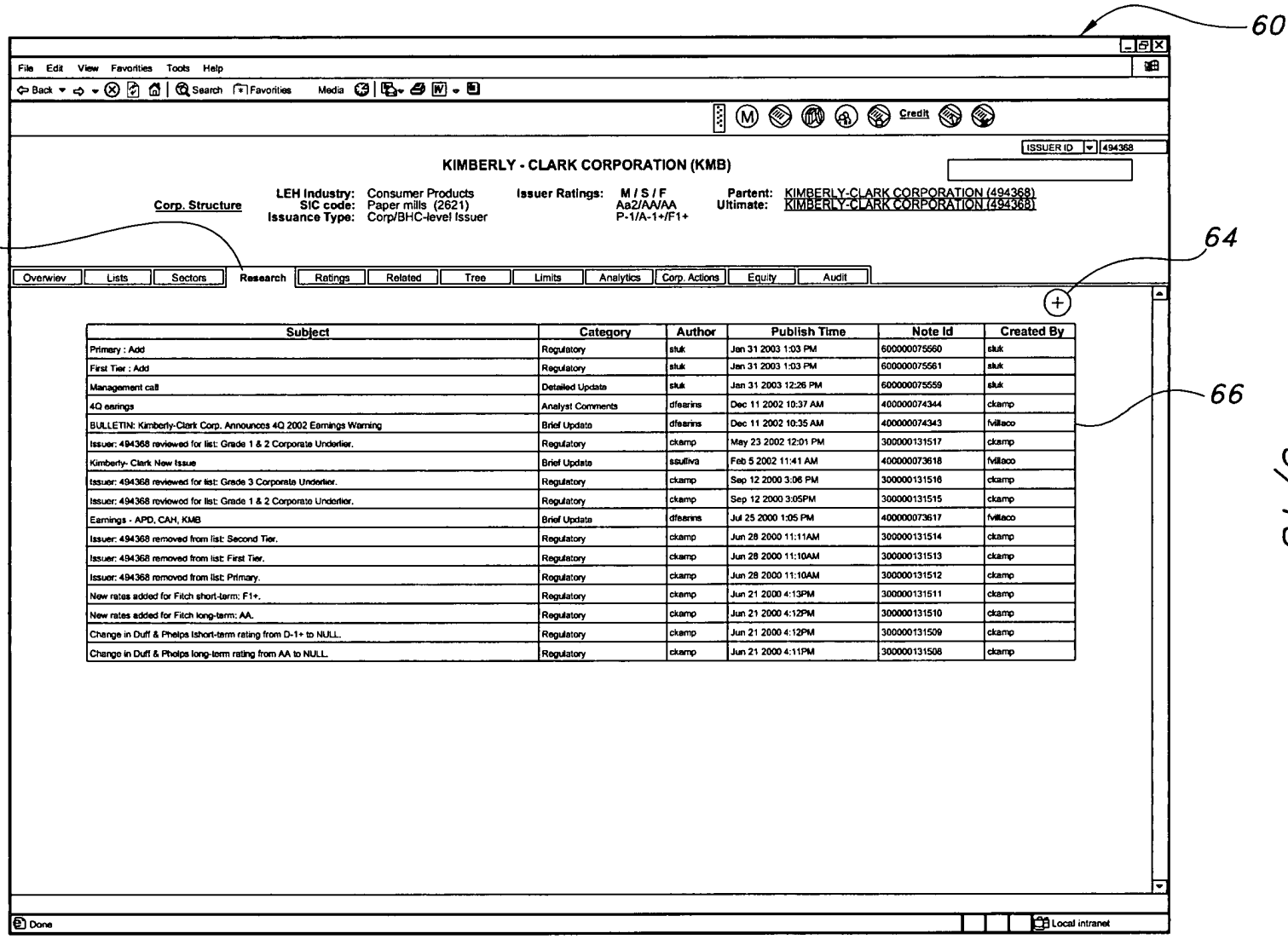

60
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
ISSUER ID 494368
KIMBERLY - CLARK CORPORATION (KMB)
Corp. Structure
LEH Industry: Consumer Products
SIC code: Paper mills (2621)
Issuance Type: Corp/BHC-level Issuer
Issuer Ratings: M / S / F
Aa2/AA/AA
P-1/A-1+/F1+
Partent: KIMBERLY-CLARK CORPORATION (494368)
Ultimate: KIMBERLY-CLARK CORPORATION (494368)
62
64
Overwiev Lists Sectors Research Ratings Related Tree Limits Analytics Corp. Actions Equity Audit
66
Subject | Category | Author | Publish Time | Note Id | Created By
Primary : Add | Regulatory | stuk | Jan 31 2003 1:03 PM | 600000075560 | stuk
First Tier : Add | Regulatory | stuk | Jan 31 2003 1:03 PM | 600000075561 | stuk
Management call | Detailed Update | stuk | Jan 31 2003 12:26 PM | 600000075559 | stuk
4Q earings | Analyst Comments | dfearins | Dec 11 2002 10:37 AM | 400000074344 | ckamp
BULLETIN: Kimberly-Clark Corp. Announces 4Q 2002 Earnings Warning | Brief Update | dfearins | Dec 11 2002 10:35 AM | 400000074343 | fvillaco
Issuer: 494368 reviewed for list: Grade 1 & 2 Corporate Underlier. | Regulatory | ckamp | May 23 2002 12:01 PM | 300000131517 | ckamp
Kimberly- Clark New Issue | Brief Update | ssullivа | Feb 5 2002 11:41 AM | 400000073618 | fvillaco
Issuer: 494368 reviewed for list: Grade 3 Corporate Underlier. | Regulatory | ckamp | Sep 12 2000 3:06 PM | 300000131516 | ckamp
Issuer: 494368 reviewed for list: Grade 1 & 2 Corporate Underlier. | Regulatory | ckamp | Sep 12 2000 3:05PM | 300000131515 | ckamp
Earnings - APD, CAH, KMB | Brief Update | dfearins | Jul 25 2000 1:05 PM | 400000073617 | fvillaco
Issuer: 494368 removed from list: Second Tier. | Regulatory | ckamp | Jun 28 2000 11:11AM | 300000131514 | ckamp
Issuer: 494368 removed from list: First Tier. | Regulatory | ckamp | Jun 28 2000 11:10AM | 300000131513 | ckamp
Issuer: 494368 removed from list: Primary. | Regulatory | ckamp | Jun 28 2000 11:10AM | 300000131512 | ckamp
New rates added for Fitch short-term: F1+. | Regulatory | ckamp | Jun 21 2000 4:13PM | 300000131511 | ckamp
New rates added for Fitch long-term: AA. | Regulatory | ckamp | Jun 21 2000 4:12PM | 300000131510 | ckamp
Change in Duff & Phelps short-term rating from D-1+ to NULL. | Regulatory | ckamp | Jun 21 2000 4:12PM | 300000131509 | ckamp
Change in Duff & Phelps long-term rating from AA to NULL. | Regulatory | ckamp | Jun 21 2000 4:11PM | 300000131508 | ckamp
Done
Local intranet

FIG. 5

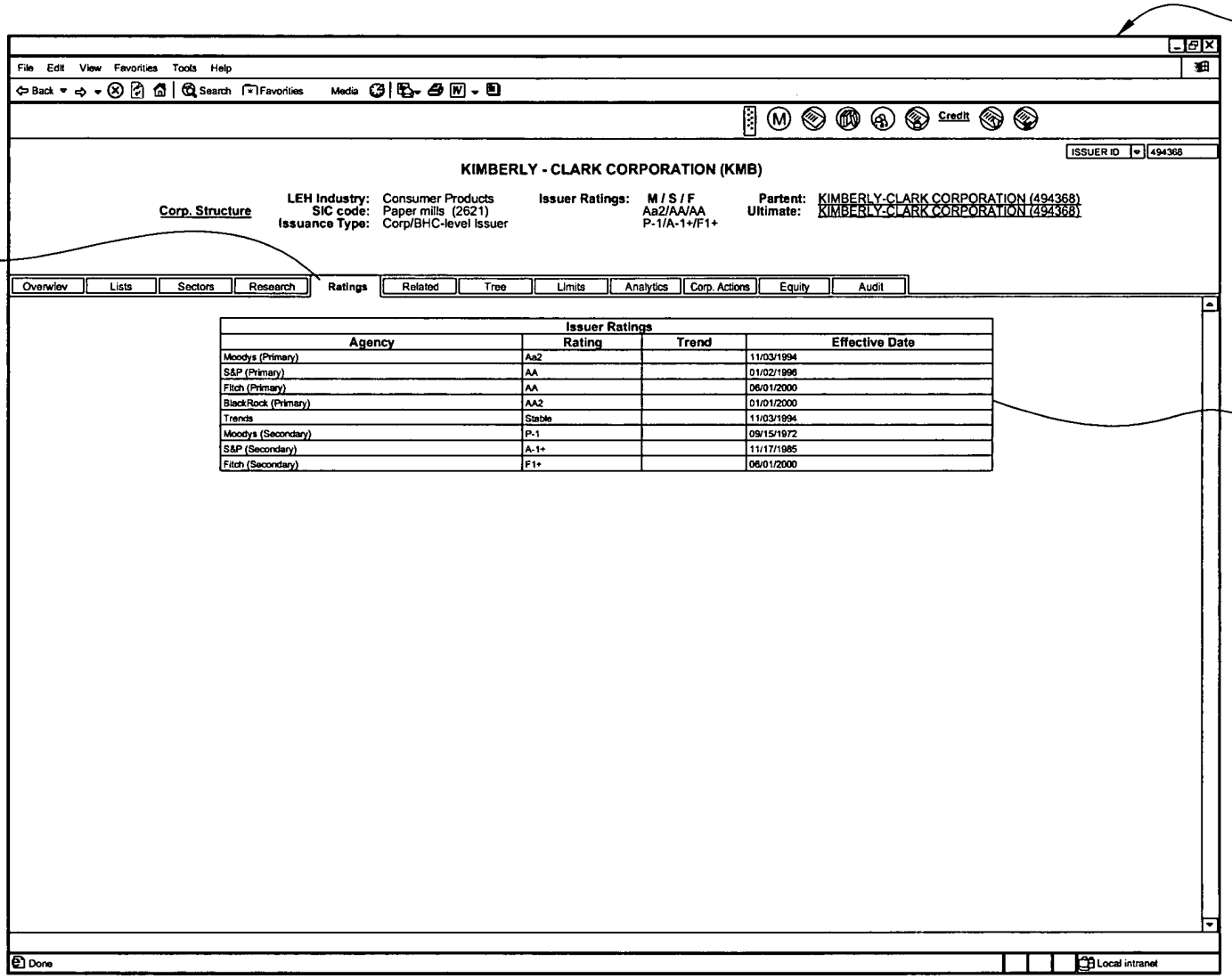
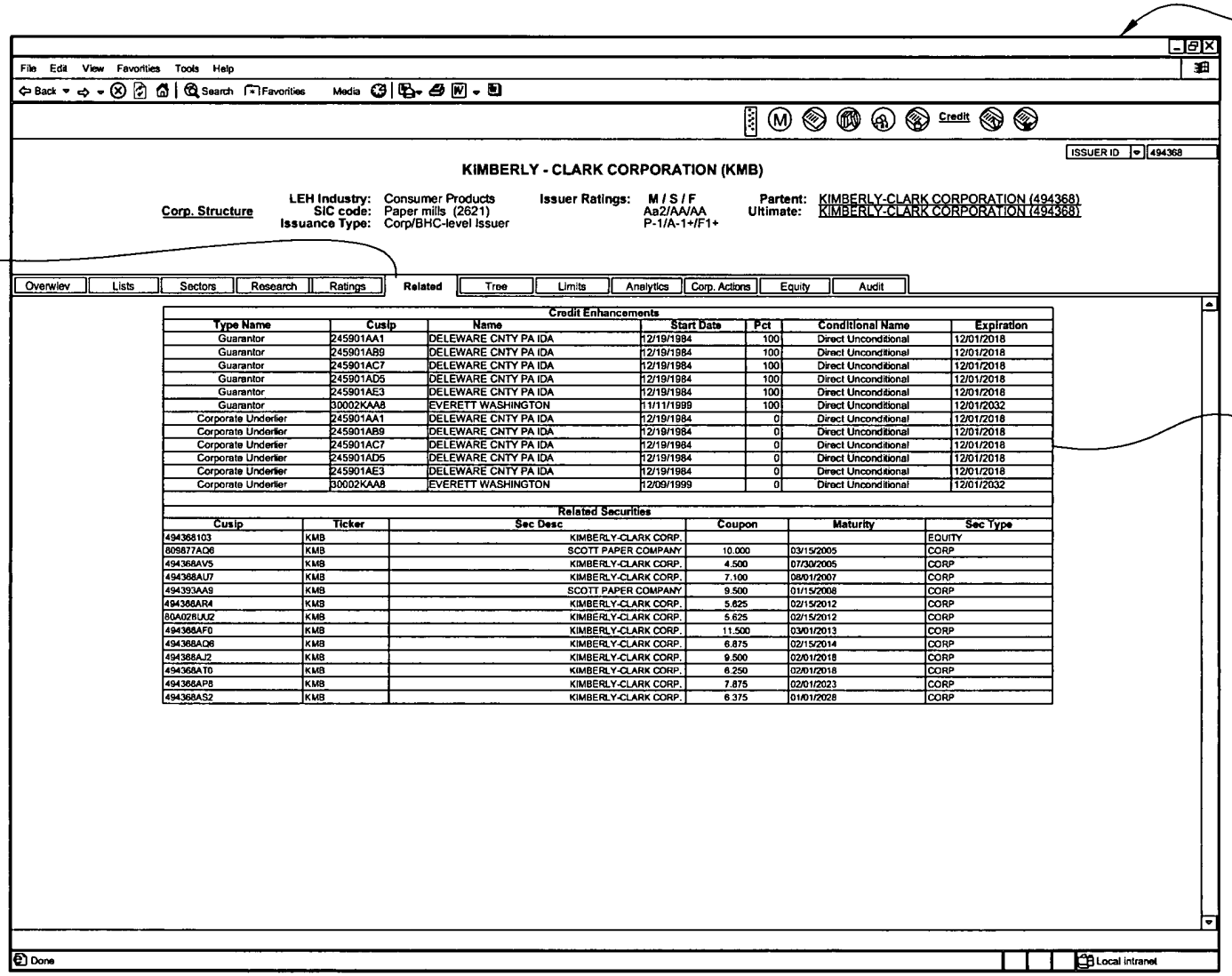

70
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
ISSUER ID 494368
KIMBERLY - CLARK CORPORATION (KMB)
Corp. Structure
LEH Industry: Consumer Products
SIC code: Paper mills (2621)
Issuance Type: Corp/BHC-level Issuer
Issuer Ratings: M / S / F
Aa2/AA/AA
P-1/A-1+/F1+
Partent: KIMBERLY-CLARK CORPORATION (494368)
Ultimate: KIMBERLY-CLARK CORPORATION (494368)
72
Overwiev Lists Sectors Research Ratings Related Tree Limits Analytics Corp. Actions Equity Audit
Issuer Ratings
Agency | Rating | Trend | Effective Date
Moodys (Primary) | Aa2 | | 11/03/1994
S&P (Primary) | AA | | 01/02/1996
Fitch (Primary) | AA | | 06/01/2000
BlackRock (Primary) | AA2 | | 01/01/2000
Trends | Stable | | 11/03/1994
Moodys (Secondary) | P-1 | | 09/15/1972
S&P (Secondary) | A-1+ | | 11/17/1985
Fitch (Secondary) | F1+ | | 06/01/2000
74
Done
Local intranet

FIG. 6



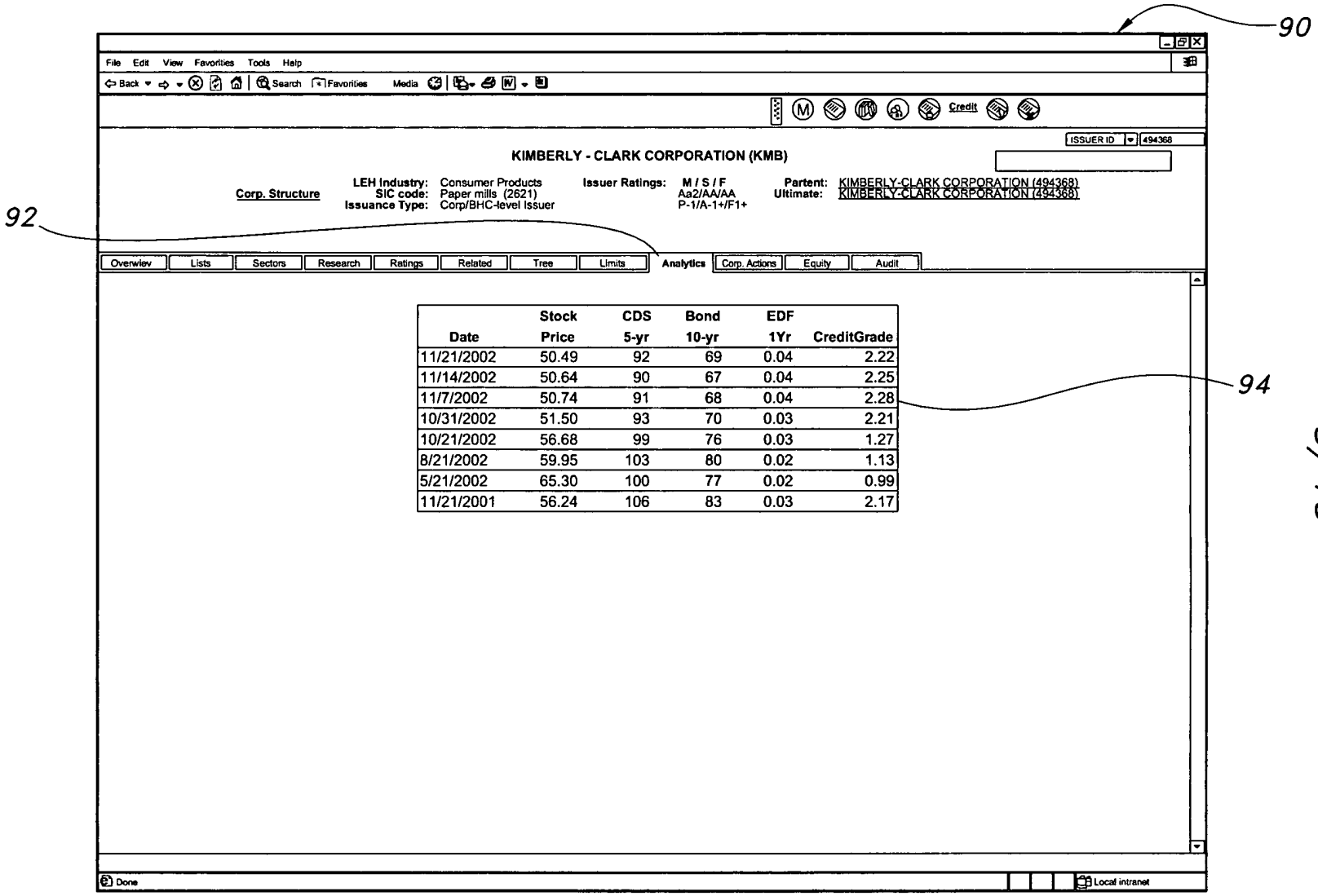
Credit Enhancements

Type Name	Cusip	Name	Start Date	Pct	Conditional Name	Expiration
Guarantor	245901AA1	DELEWARE CNTY PA IDA	12/19/1984	100	Direct Unconditional	12/01/2018
Guarantor	245901AB9	DELEWARE CNTY PA IDA	12/19/1984	100	Direct Unconditional	12/01/2018
Guarantor	245901AC7	DELEWARE CNTY PA IDA	12/19/1984	100	Direct Unconditional	12/01/2018
Guarantor	245901AD5	DELEWARE CNTY PA IDA	12/19/1984	100	Direct Unconditional	12/01/2018
Guarantor	245901AE3	DELEWARE CNTY PA IDA	12/19/1984	100	Direct Unconditional	12/01/2018
Guarantor	30002KAA8	EVERETT WASHINGTON	11/11/1999	100	Direct Unconditional	12/01/2032
Corporate Underlier	245901AA1	DELEWARE CNTY PA IDA	12/19/1984	0	Direct Unconditional	12/01/2018
Corporate Underlier	245901AB9	DELEWARE CNTY PA IDA	12/19/1984	0	Direct Unconditional	12/01/2018
Corporate Underlier	245901AC7	DELEWARE CNTY PA IDA	12/19/1984	0	Direct Unconditional	12/01/2018
Corporate Underlier	245901AD5	DELEWARE CNTY PA IDA	12/19/1984	0	Direct Unconditional	12/01/2018
Corporate Underlier	245901AE3	DELEWARE CNTY PA IDA	12/19/1984	0	Direct Unconditional	12/01/2018
Corporate Underlier	30002KAA8	EVERETT WASHINGTON	12/09/1999	0	Direct Unconditional	12/01/2032

Related Securities

Cusip	Ticker	Sec Desc	Coupon	Maturity	Sec Type
494368103	KMB	KIMBERLY-CLARK CORP.			EQUITY
809877AQ6	KMB	SCOTT PAPER COMPANY	10.000	03/15/2005	CORP
494368AV5	KMB	KIMBERLY-CLARK CORP.	4.500	07/30/2005	CORP
494368AU7	KMB	KIMBERLY-CLARK CORP.	7.100	08/01/2007	CORP
494393AA9	KMB	SCOTT PAPER COMPANY	9.500	01/15/2008	CORP
494368AR4	KMB	KIMBERLY-CLARK CORP.	5.625	02/15/2012	CORP
80A028UU2	KMB	KIMBERLY-CLARK CORP.	5.625	02/15/2012	CORP
494368AF0	KMB	KIMBERLY-CLARK CORP.	11.500	03/01/2013	CORP
494368AQ6	KMB	KIMBERLY-CLARK CORP.	6.875	02/15/2014	CORP
494368AJ2	KMB	KIMBERLY-CLARK CORP.	9.500	02/01/2018	CORP
494368AT0	KMB	KIMBERLY-CLARK CORP.	6.250	02/01/2018	CORP
494368AP8	KMB	KIMBERLY-CLARK CORP.	7.875	02/01/2023	CORP
494368AS2	KMB	KIMBERLY-CLARK CORP.	6.375	01/01/2028	CORP

FIG. 7



Date	Stock Price	CDS 5-yr	Bond 10-yr	EDF 1Yr	CreditGrade
11/21/2002	50.49	92	69	0.04	2.22
11/14/2002	50.64	90	67	0.04	2.25
11/7/2002	50.74	91	68	0.04	2.28
10/31/2002	51.50	93	70	0.03	2.21
10/21/2002	56.68	99	76	0.03	1.27
8/21/2002	59.95	103	80	0.02	1.13
5/21/2002	65.30	100	77	0.02	0.99
11/21/2001	56.24	106	83	0.03	2.17

FIG. 8

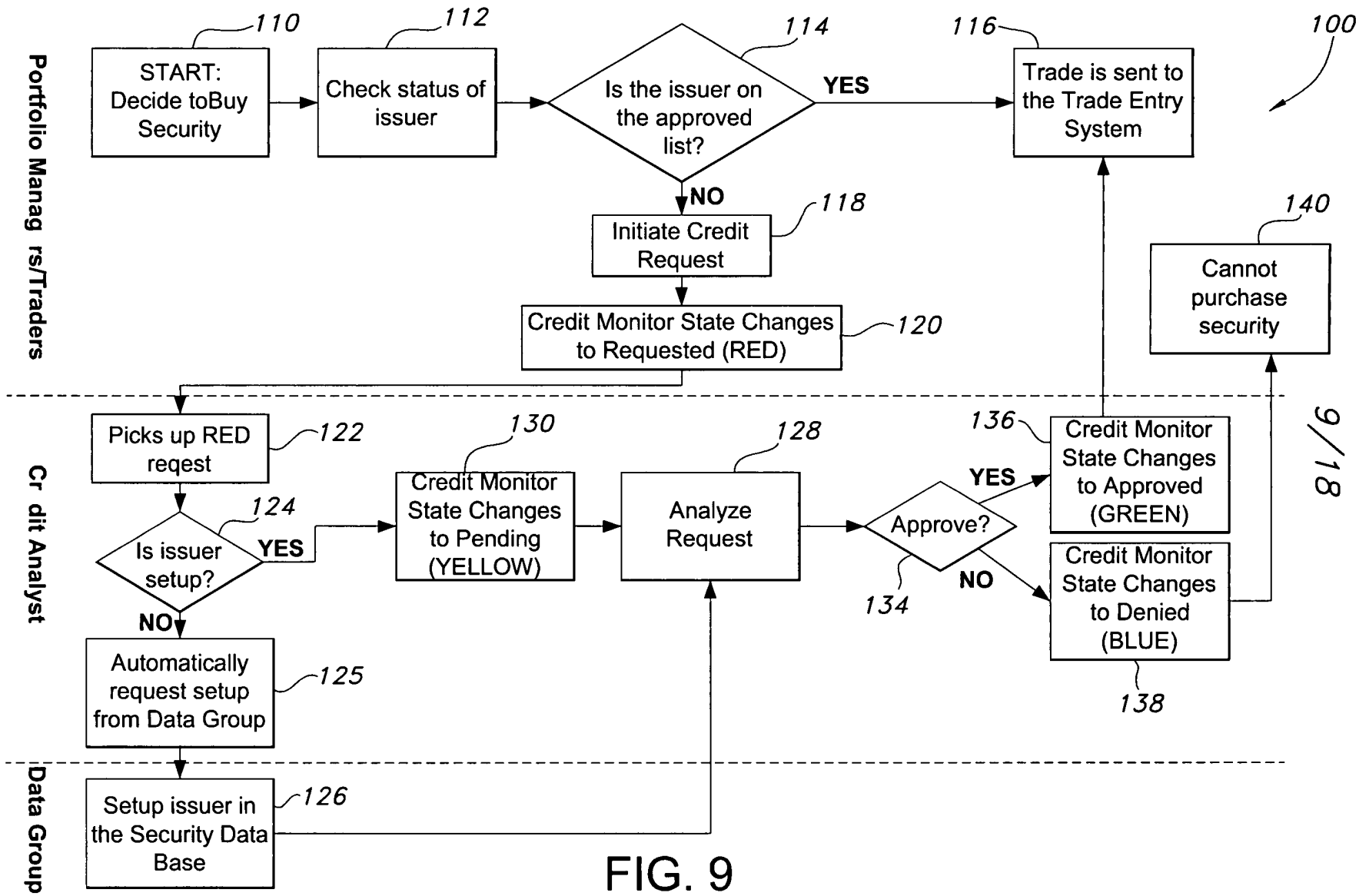

Portfolio Manag rs/Traders
Cr dit Analyst
Data Group
START: Decide toBuy Security
110
Check status of issuer
112
Is the issuer on the approved list?
114
YES
Trade is sent to the Trade Entry System
116
100
NO
Initiate Credit Request
118
Credit Monitor State Changes to Requested (RED)
120
Cannot purchase security
140
Picks up RED reqest
122
Is issuer setup?
124
YES
NO
Automatically request setup from Data Group
125
Credit Monitor State Changes to Pending (YELLOW)
130
Analyze Request
128
Approve?
134
YES
NO
Credit Monitor State Changes to Approved (GREEN)
136
Credit Monitor State Changes to Denied (BLUE)
138
Setup issuer in the Security Data Base
126
9/18

FIG. 9

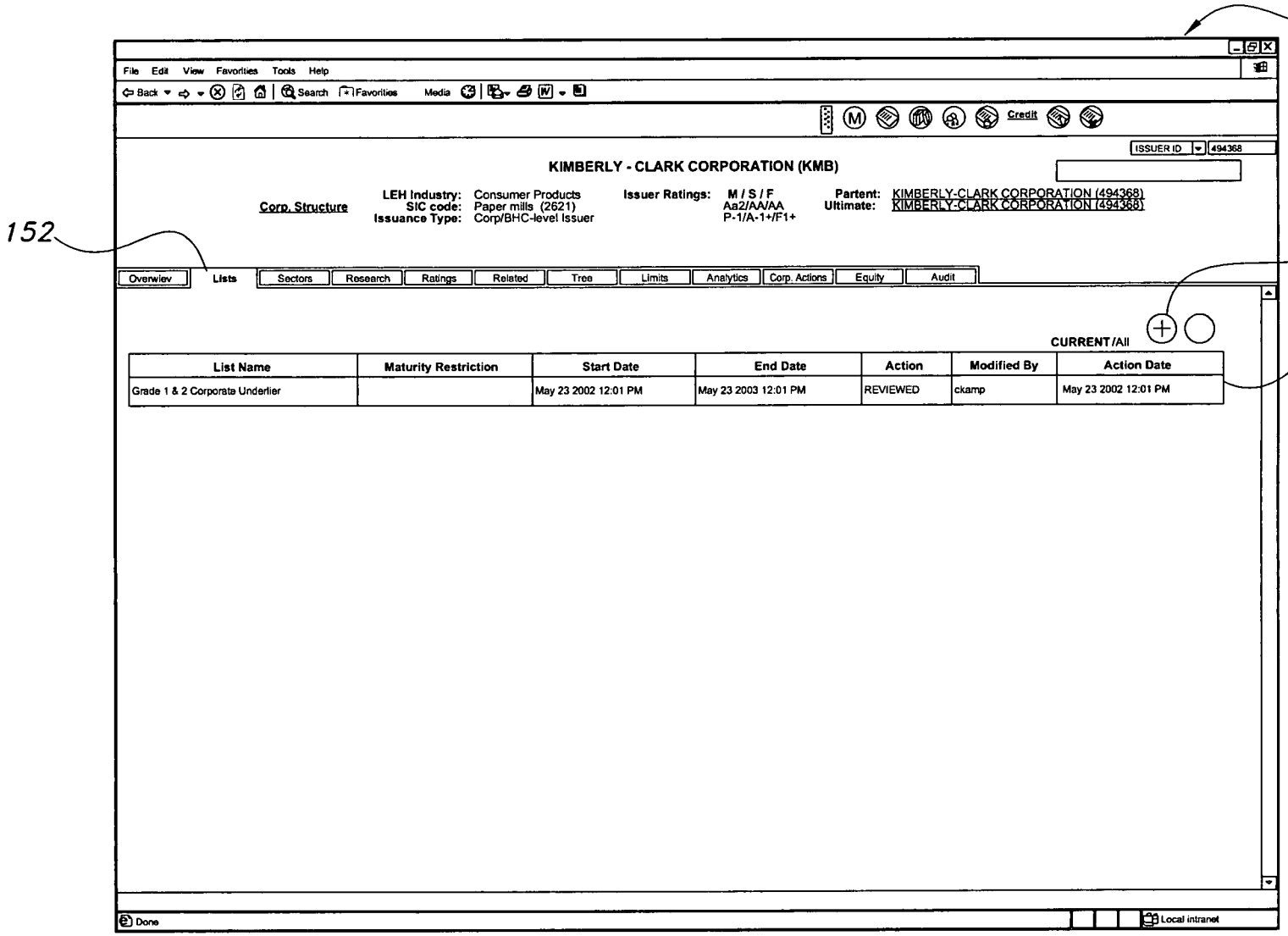

150
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
ISSUER ID 494368
KIMBERLY - CLARK CORPORATION (KMB)
Corp. Structure
LEH Industry: Consumer Products
SIC code: Paper mills (2621)
Issuance Type: Corp/BHC-level Issuer
Issuer Ratings: M / S / F
Aa2/AA/AA
P-1/A-1+/F1+
Parent: KIMBERLY-CLARK CORPORATION (494368)
Ultimate: KIMBERLY-CLARK CORPORATION (494368)
152
Overview
Lists
Sectors
Research
Ratings
Related
Tree
Limits
Analytics
Corp. Actions
Equity
Audit
155
CURRENT/All
154
List Name
Maturity Restriction
Start Date
End Date
Action
Modified By
Action Date
Grade 1 & 2 Corporate Underlier
May 23 2002 12:01 PM
May 23 2003 12:01 PM
REVIEWED
ckamp
May 23 2002 12:01 PM
Done
Local intranet

FIG. 10

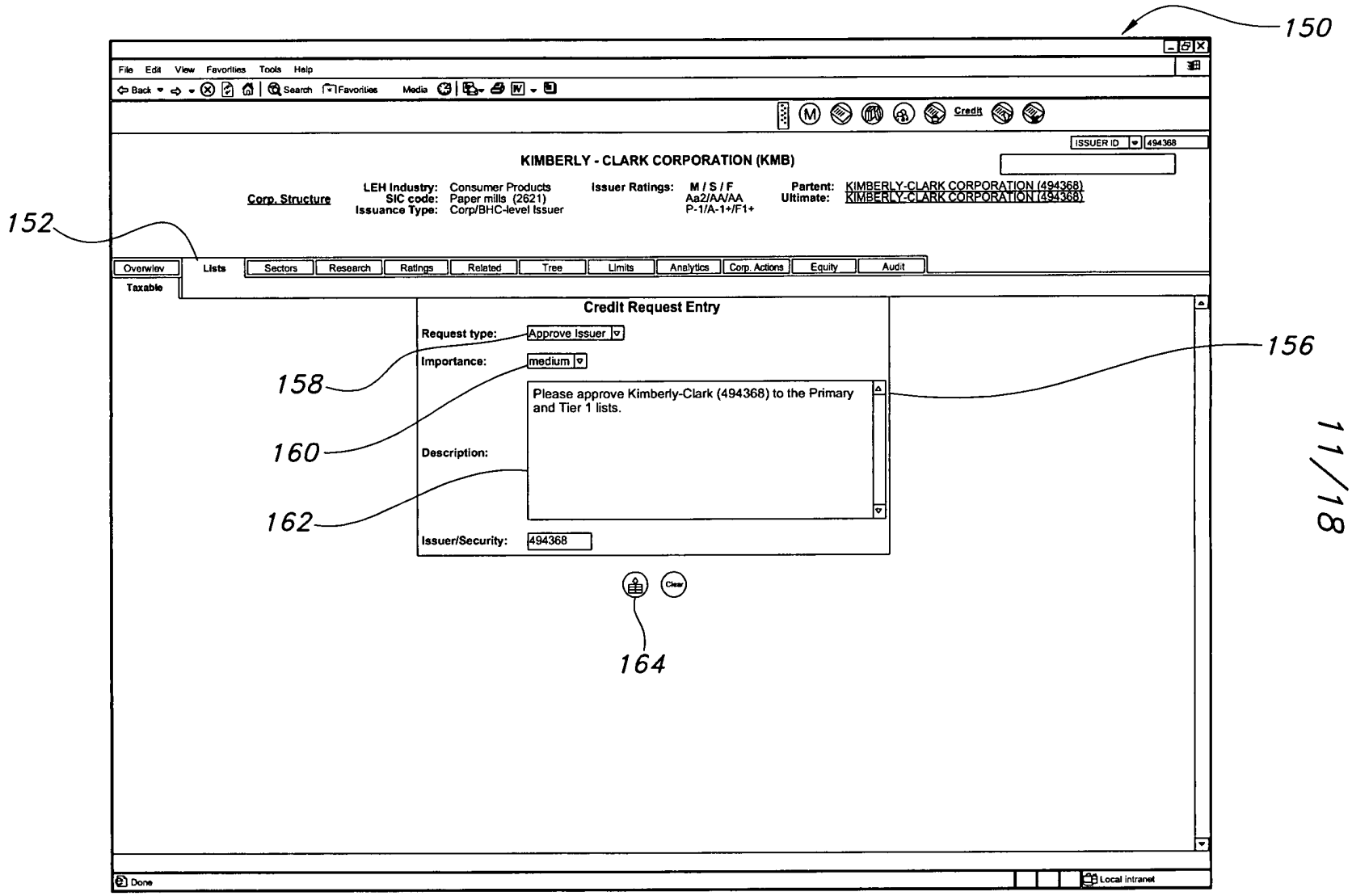

150
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
ISSUER ID 494368
KIMBERLY - CLARK CORPORATION (KMB)
Corp. Structure
LEH Industry: Consumer Products
SIC code: Paper mills (2621)
Issuance Type: Corp/BHC-level Issuer
Issuer Ratings: M / S / F
Aa2/AA/AA
P-1/A-1+/F1+
Partent: KIMBERLY-CLARK CORPORATION (494368)
Ultimate: KIMBERLY-CLARK CORPORATION (494368)
152
Overview
Lists
Sectors
Research
Ratings
Related
Tree
Limits
Analytics
Corp. Actions
Equity
Audit
Taxable
Credit Request Entry
Request type:
Approve Issuer
Importance:
medium
158
160
156
Please approve Kimberly-Clark (494368) to the Primary and Tier 1 lists.
Description:
162
Issuer/Security:
494368
Clear
164
Done
Local intranet

FIG. 11

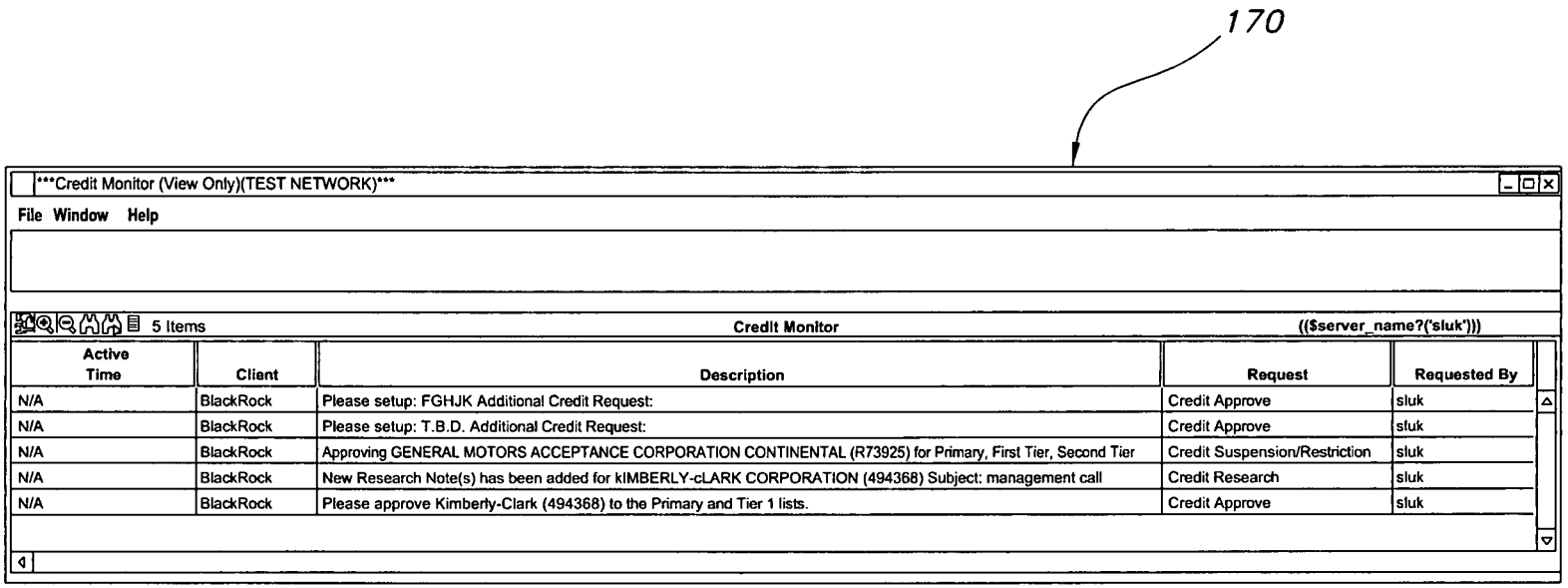

170
Credit Monitor (View Only)(TEST NETWORK)
File Window Help
5 Items
Credit Monitor
($server_name?('sluk'))
Active Time
Client
Description
Request
Requested By
N/A
BlackRock
Please setup: FGHJK Additional Credit Request:
Credit Approve
sluk
N/A
BlackRock
Please setup: T.B.D. Additional Credit Request:
Credit Approve
sluk
N/A
BlackRock
Approving GENERAL MOTORS ACCEPTANCE CORPORATION CONTINENTAL (R73925) for Primary, First Tier, Second Tier
Credit Suspension/Restriction
sluk
N/A
BlackRock
New Research Note(s) has been added for kIMBERLY-cLARK CORPORATION (494368) Subject: management call
Credit Research
sluk
N/A
BlackRock
Please approve Kimberly-Clark (494368) to the Primary and Tier 1 lists.
Credit Approve
sluk

FIG. 12

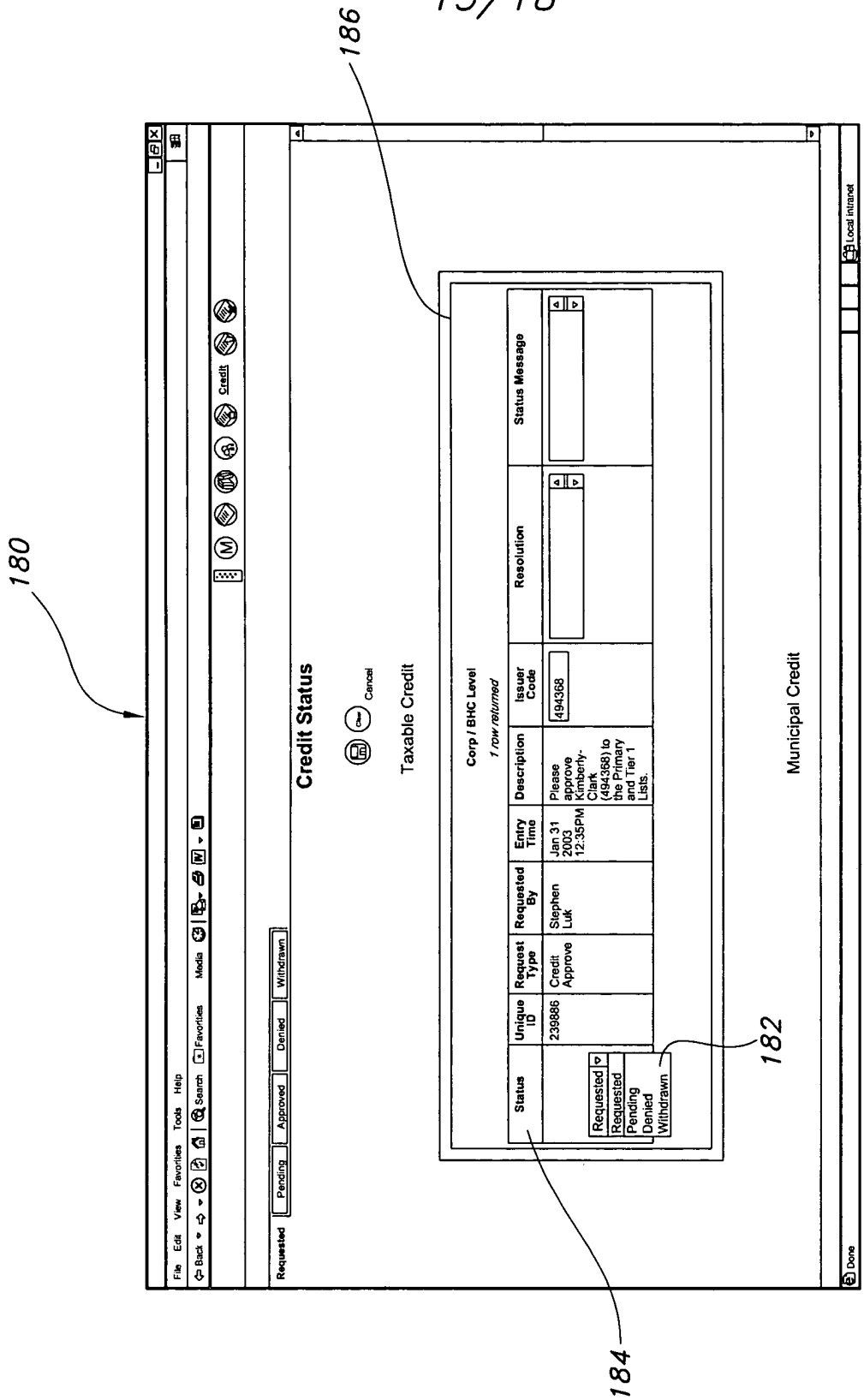

180
186
182
184
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
Requested
Pending
Approved
Denied
Withdrawn
Credit Status
Cancel
Taxable Credit
Municipal Credit
Corp / BHC Level
1 row returned
Status
Unique ID
Request Type
Requested By
Entry Time
Description
Issuer Code
Resolution
Status Message
239886
Credit Approve
Stephen Luk
Jan 31 2003 12:35PM
Please approve Kimberly-Clark (494368) to the Primary and Tier 1 Lists.
494368
Requested
Requested
Pending
Denied
Withdrawn
Done
Local intranet

FIG. 13

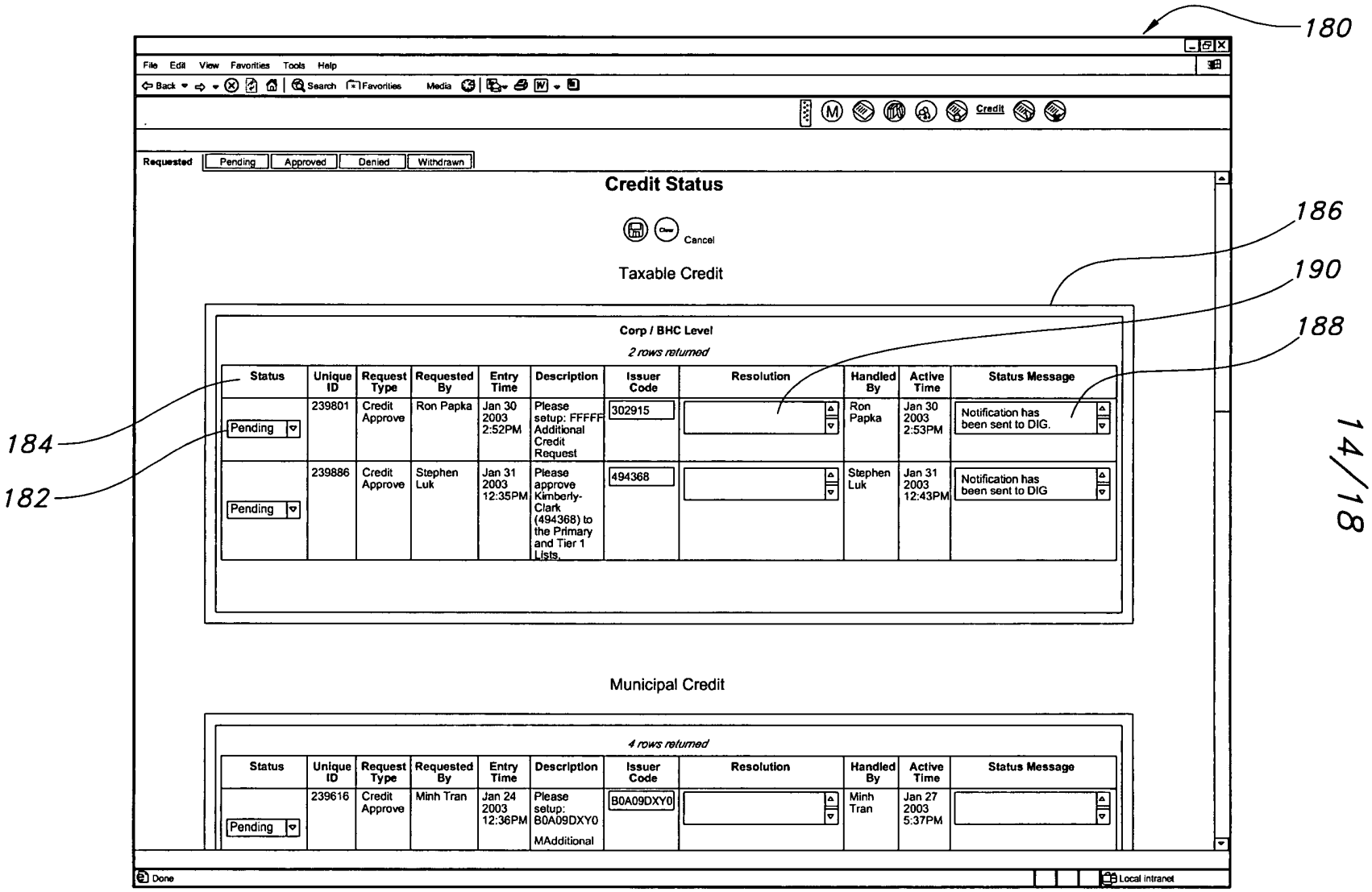

180
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
Requested
Pending
Approved
Denied
Withdrawn
Credit Status
Cancel
Taxable Credit
186
190
188
184
182
Corp / BHC Level
2 rows returned
Status
Unique ID
Request Type
Requested By
Entry Time
Description
Issuer Code
Resolution
Handled By
Active Time
Status Message
Pending
239801
Credit Approve
Ron Papka
Jan 30 2003 2:52PM
Please setup: FFFFF Additional Credit Request
302915
Ron Papka
Jan 30 2003 2:53PM
Notification has been sent to DIG.
Pending
239886
Credit Approve
Stephen Luk
Jan 31 2003 12:35PM
Please approve Kimberly-Clark (494368) to the Primary and Tier 1 Lists.
494368
Stephen Luk
Jan 31 2003 12:43PM
Notification has been sent to DIG
Municipal Credit
4 rows returned
Status
Unique ID
Request Type
Requested By
Entry Time
Description
Issuer Code
Resolution
Handled By
Active Time
Status Message
Pending
239616
Credit Approve
Minh Tran
Jan 24 2003 12:36PM
Please setup: B0A09DXY0 MAdditional
B0A09DXY0
Minh Tran
Jan 27 2003 5:37PM
Done
Local intranet

FIG. 14

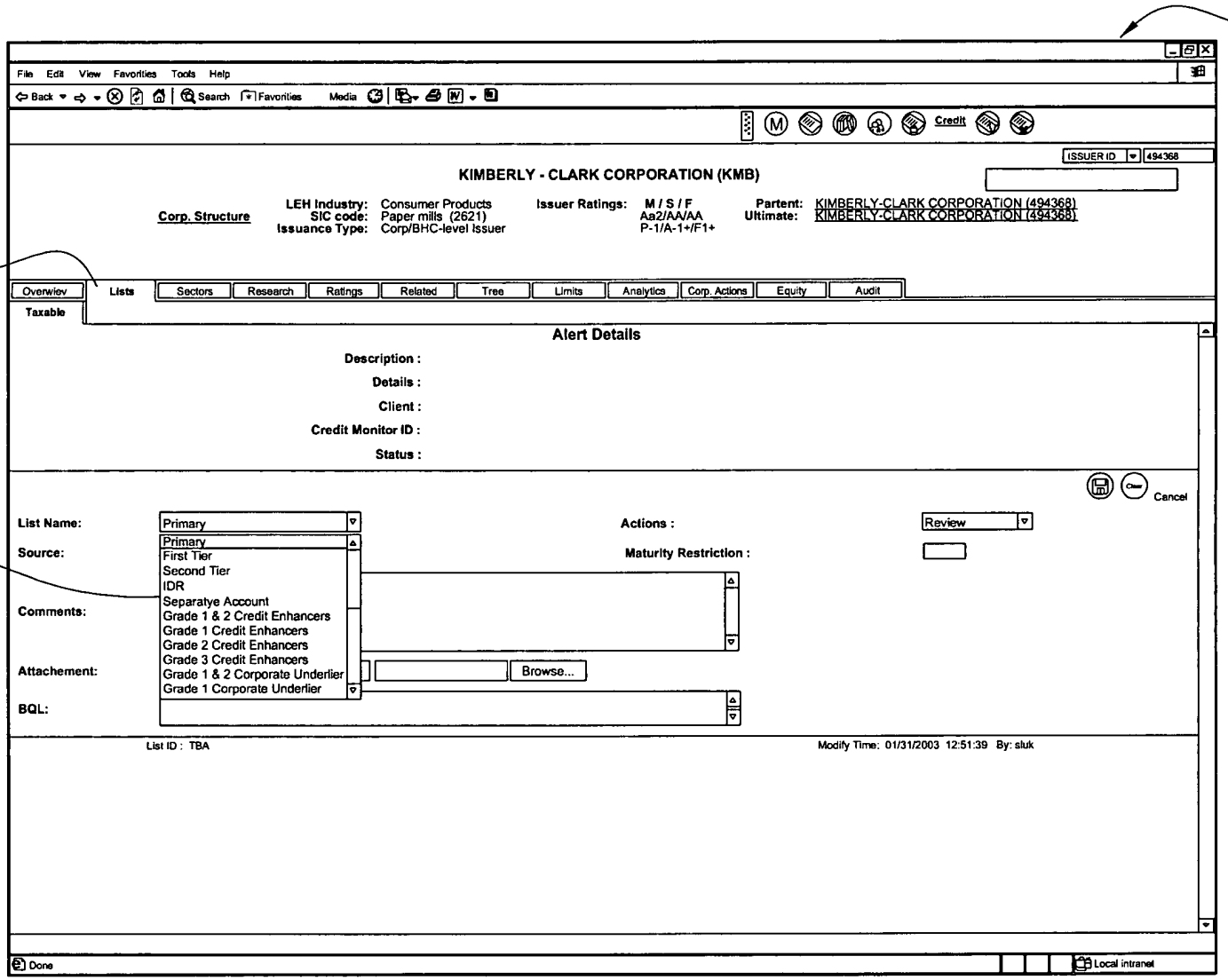

150
152
192
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
ISSUER ID 494368
KIMBERLY - CLARK CORPORATION (KMB)
Corp. Structure
LEH Industry: Consumer Products
SIC code: Paper mills (2621)
Issuance Type: Corp/BHC-level Issuer
Issuer Ratings: M / S / F
Aa2/AA/AA
P-1/A-1+/F1+
Partent: KIMBERLY-CLARK CORPORATION (494368)
Ultimate: KIMBERLY-CLARK CORPORATION (494368)
Overwiev
Lists
Sectors
Research
Ratings
Related
Tree
Limits
Analytics
Corp. Actions
Equity
Audit
Taxable
Alert Details
Description :
Details :
Client :
Credit Monitor ID :
Status :
Cancel
List Name:
Primary
Actions :
Review
Source:
Maturity Restriction :
Primary
First Tier
Second Tier
IDR
Separatye Account
Grade 1 & 2 Credit Enhancers
Grade 1 Credit Enhancers
Grade 2 Credit Enhancers
Grade 3 Credit Enhancers
Grade 1 & 2 Corporate Underlier
Grade 1 Corporate Underlier
Comments:
Attachement:
Browse...
BQL:
List ID : TBA
Modify Time: 01/31/2003 12:51:39 By: sluk
Done
Local intranet

FIG. 15

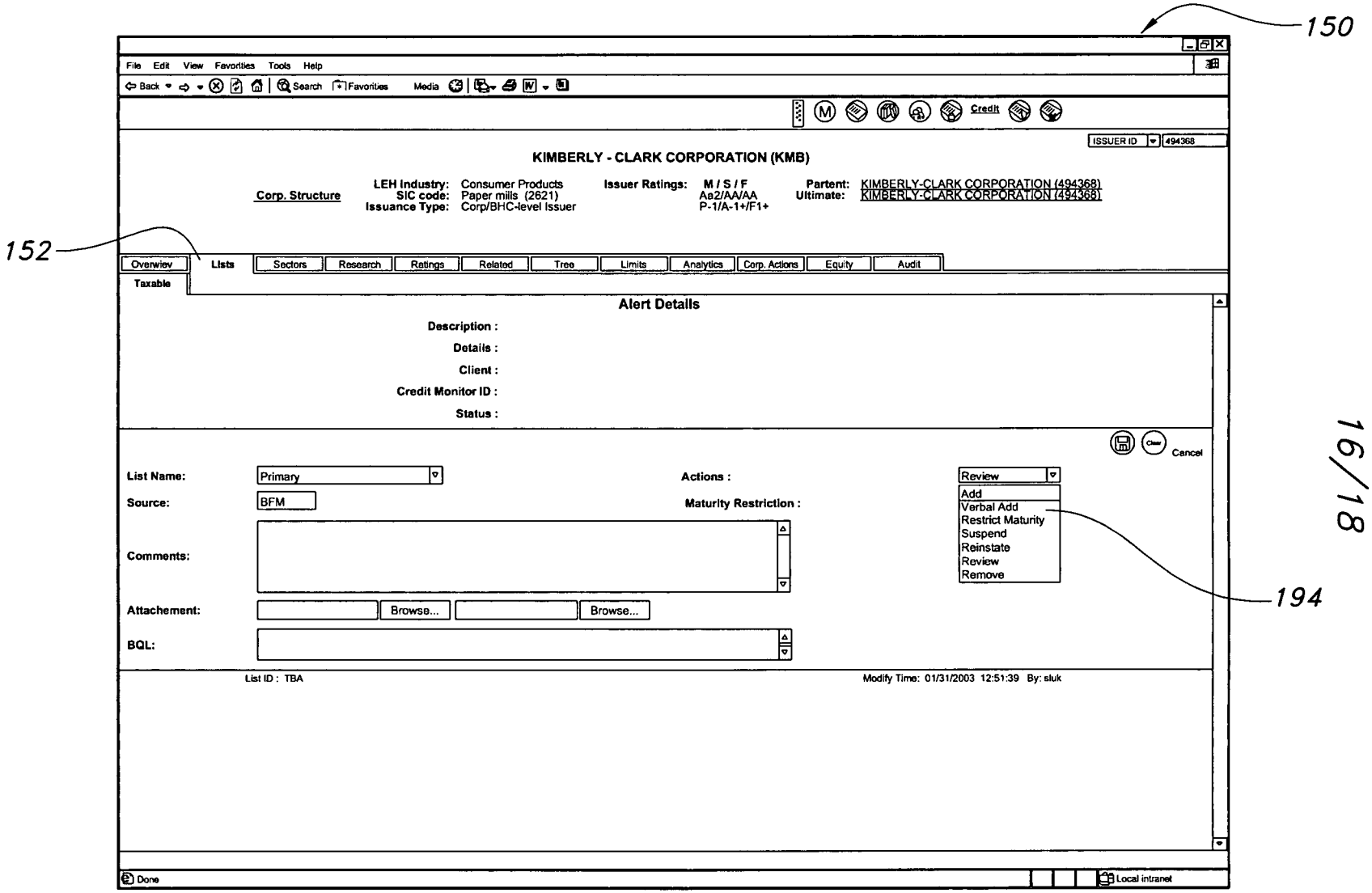

150
152
194
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
ISSUER ID 494368
KIMBERLY - CLARK CORPORATION (KMB)
Corp. Structure
LEH Industry: Consumer Products
SIC code: Paper mills (2621)
Issuance Type: Corp/BHC-level Issuer
Issuer Ratings: M / S / F
Aa2/AA/AA
P-1/A-1+/F1+
Parent: KIMBERLY-CLARK CORPORATION (494368)
Ultimate: KIMBERLY-CLARK CORPORATION (494368)
Overview
Lists
Sectors
Research
Ratings
Related
Tree
Limits
Analytics
Corp. Actions
Equity
Audit
Taxable
Alert Details
Description :
Details :
Client :
Credit Monitor ID :
Status :
Cancel
List Name:
Primary
Actions :
Review
Source:
BFM
Maturity Restriction :
Add
Verbal Add
Restrict Maturity
Suspend
Reinstate
Review
Remove
Comments:
Attachement:
Browse...
Browse...
BQL:
List ID : TBA
Modify Time: 01/31/2003 12:51:39 By: sluk
Done
Local intranet

FIG. 16

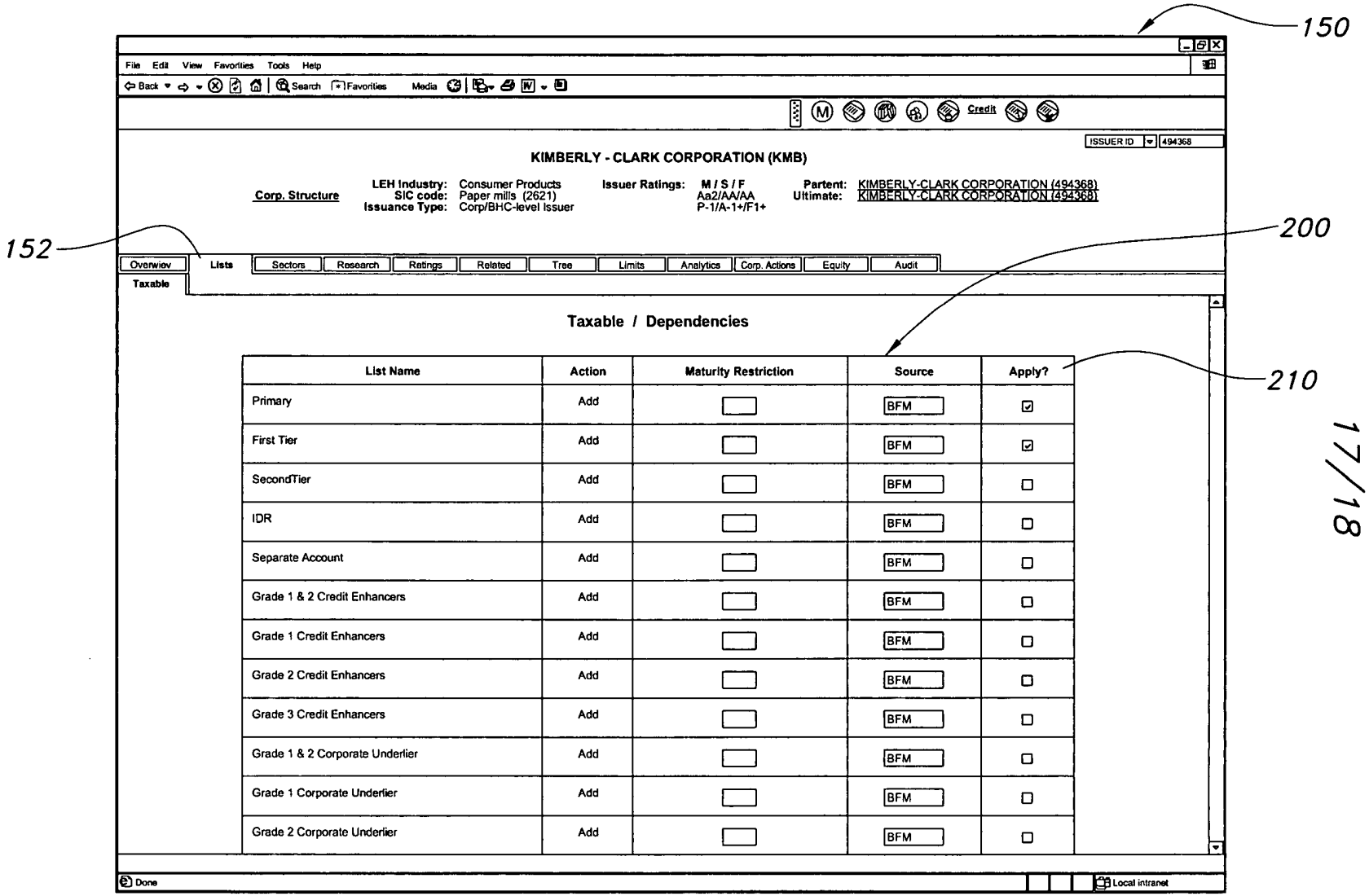

150
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
ISSUER ID 494368
KIMBERLY - CLARK CORPORATION (KMB)
Corp. Structure
LEH Industry: Consumer Products
SIC code: Paper mills (2621)
Issuance Type: Corp/BHC-level Issuer
Issuer Ratings: M / S / F
Aa2/AA/AA
P-1/A-1+/F1+
Parent: KIMBERLY-CLARK CORPORATION (494368)
Ultimate: KIMBERLY-CLARK CORPORATION (494368)
152
200
Overview
Lists
Sectors
Research
Ratings
Related
Tree
Limits
Analytics
Corp. Actions
Equity
Audit
Taxable
Taxable / Dependencies
List Name
Action
Maturity Restriction
Source
Apply?
210
Primary Add BFM
First Tier Add BFM
SecondTier Add BFM
IDR Add BFM
Separate Account Add BFM
Grade 1 & 2 Credit Enhancers Add BFM
Grade 1 Credit Enhancers Add BFM
Grade 2 Credit Enhancers Add BFM
Grade 3 Credit Enhancers Add BFM
Grade 1 & 2 Corporate Underlier Add BFM
Grade 1 Corporate Underlier Add BFM
Grade 2 Corporate Underlier Add BFM
Done
Local intranet

FIG. 17

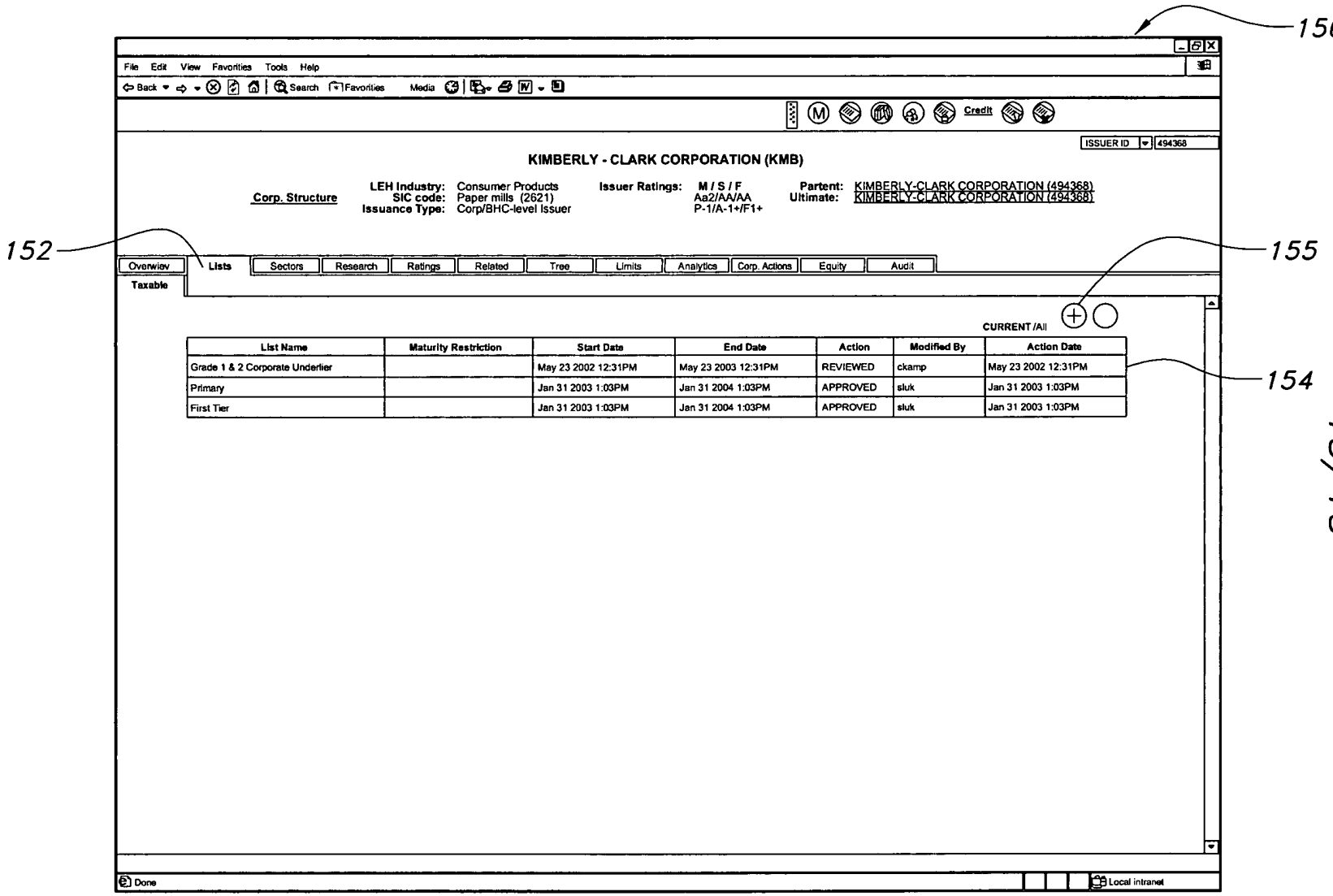

150
File Edit View Favorites Tools Help
Back Search Favorites Media
Credit
ISSUER ID 494368
KIMBERLY - CLARK CORPORATION (KMB)
Corp. Structure
LEH Industry: Consumer Products
SIC code: Paper mills (2621)
Issuance Type: Corp/BHC-level Issuer
Issuer Ratings: M / S / F
Aa2/AA/AA
P-1/A-1+/F1+
Partent: KIMBERLY-CLARK CORPORATION (494368)
Ultimate: KIMBERLY-CLARK CORPORATION (494368)
152
155
Overview
Lists
Sectors
Research
Ratings
Related
Tree
Limits
Analytics
Corp. Actions
Equity
Audit
Taxable
CURRENT /All
154
List Name
Maturity Restriction
Start Date
End Date
Action
Modified By
Action Date
Grade 1 & 2 Corporate Underlier
May 23 2002 12:31PM
May 23 2003 12:31PM
REVIEWED
ckamp
May 23 2002 12:31PM
Primary
Jan 31 2003 1:03PM
Jan 31 2004 1:03PM
APPROVED
sluk
Jan 31 2003 1:03PM
First Tier
Jan 31 2003 1:03PM
Jan 31 2004 1:03PM
APPROVED
sluk
Jan 31 2003 1:03PM
Done
Local intranet

FIG. 18